

Debtor : Joseph Dale Edwind Baker **SS#** XXX-XX-1352
CoDebtor: Pauline Denise Baker **SS#** XXX-XX- 8150
Address : 2526 Bassfield Drive
Memphis, TN 38133

First Payment Date: Within 30 days

Plan Payment: Debtor(s) to pay \$D1- \$239.00 weekly; D2- \$517.00 semi-monthly

Payroll Deduction: Tango Transport Ceridian
6009 Financial Plaza P.O. Box 397
Shreveport, LA 71129 Parsons, TN 38363

() Direct pay because: _____

Administrative: Pay filing fees, Trustee fee, and Debtor's Attorney fee, pursuant to Court Order.

AUTO INSURANCE: **(X)** Not included in plan **()** Included in plan

CHILD SUPPORT : Future support through plan to: **MONTHLY PYMT**

\$ _____

\$ _____
Child support arrearage:

\$ _____

\$ _____
PRIORITY CREDITORS: _____

\$ _____

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the Debtor(s). Otherwise, the Chapter 13 Trustee shall serve as the disbursing agent.

<u>Bank of America</u>	<u>ongoing payment begin Feb. , 2015</u>	<u>\$ 1100.00</u>
	<u>Approximate arrearage \$20,900.00; interest 0 %</u>	<u>\$ 349.00</u>
<u>SN Servicing Corp.</u>	<u>ongoing payment begin , 2015</u>	<u>\$ 0.00</u>
	<u>Principal Balance \$ 6295.00 ; interest 10.5 %</u>	<u>\$ 136.00</u>
	<u>ongoing payment begin , 2015</u>	<u>\$</u>
	<u>Approximate arrearage \$; interest %</u>	<u>\$</u>

SECURED CREDITORS: Retain lien 11 U.S.C. 1325(a)(5). Adequate protection will be ¼ (25%) of proposed creditor monthly payment.

NAME OF CREDITOR	VALUE COLLATERAL	INT RATE	MONTHLY PYMT
<u>Keith S. Collins Co., LLC- Homeowners Association</u>	<u>\$ 357.00</u>	<u>0 %</u>	<u>\$ 20.00</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
<u>Independent Bank</u>	<u>\$ 5459.00</u>	<u>5 %</u>	<u>\$ 104.00</u>
<u>(2009 Ford Escape 4D Utility XLT 2WD)</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
<u>Capital One Retail</u>	<u>\$ 3183.00</u>	<u>5 %</u>	<u>\$ 80.00</u>
<u>(2009 Yamaha Motorcycle Cruiser V-Star Custom)</u>	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>
_____	<u>\$</u>	<u>%</u>	<u>\$</u>

ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED DEBTS.

GENERAL UNSECURED CREDITORS will receive **TBD** %

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$ 36,666.00

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN